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THE HINDU

RBI panel widens scope for priority sector lending

The Reserve Bank of India (RBI) on Monday said loans to sanitation, health care and drinking water facilities and renewable energy would come under the priority sector ambit, as would incremental loans made to exports, with certain ceilings.

“The target for lending to the redefined priority sector is retained uniformly at 40 per cent of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure (CEOBE), whichever is higher, for all scheduled commercial banks,” said an RBI panel report on revisiting the existing priority sector guidelines. “All foreign banks (irrespective of number of branches they have) may be brought on a par with domestic banks and the same target/sub-targets may be made applicable to them,” the report added.

It suggested foreign banks with 20 and above branches may be given time up to March, 2018, in terms of extant guidelines and submit their revised action plans. Other foreign banks, that is, with less than 20 branches, may be given time up to March, 2020, to comply with the revised targets as per action plans submitted by them and approved by the RBI.

The target for lending to agriculture has been retained at 18 per cent of ANBC. But a sub-target of 8 per cent of ANBC has been recommended for small and marginal farmers to be achieved in a phased manner.

Tribal farmer plugs into the sun



Munuswamy, a tribal farmer of Uranduru in Srikalahastimandal of Chittoor district, became the first in the State to get a new solar power connection for

agriculture. During the trial run, the grid-independent solar motor generated 25 units of power a day.

The State government's policy to provide solar power connections to the farm sector is aimed at bringing down power consumption as well as reducing carbon footprint. Uranduru, native village of Environment Minister BojjalaGopalakrishna Reddy, has turned out to be the launch-pad for the green initiative.

Considered the brain-child of Energy Secretary Ajay Jain, the highly-subsidised scheme is taking shape in various districts, as the officials are working out modalities to issue solar panels to farm sector. "The connections are provided to farmers where the ground water is available at less than 250 feet. We have already motivated 200 farmers in the eastern mandals and received applications from them. We will fix 300 connections by March-end," says New and Renewable Energy Development Corporation of Andhra Pradesh (NREDCAP) District Manager C. B. Jagadeeswara Reddy.

The motor works for 300 sunny days a year, between 8.30 a.m. and 5.30 p.m., making use of the prevailing heat conditions in the State. Hyderabad-based Access Solar is executing the project.

Staying grid-independent eliminates the scope for electrocution deaths in the fields, while the other major advantage of power supply during daytime (from sunshine) is the reduction of scope for snake bites and attack by wild animals in forest fringe villages.

The disadvantage, however, is the nominal reach in Rayalaseema, where the water table has gone down beyond 1,000 feet. The government is actively promoting the scheme not just for the green component, but also to avoid the whopping Rs.30, 000 subsidy per 5HP agricultural motor per annum, which it incurs in supplying free power.

Land pooling may take toll on food basket of A.P.

At a time when the State government is on its toes to develop the new Capital in Thullur region, debates are gaining momentum on the impact of the change in land use pattern on the food security of AP.

Though the government is pooling 33,811 acres for Capital here, it is apparently yet to draw plans to compensate the loss of agricultural produce the State would face. The government argues that the land which is being pooled is 'dry land as per records'. "It is not necessary to compensate the land if it falls under dry category," officials say.

Capital Region Development Authority (CRDA) Commissioner N. Srikanth says: "For the past 200 years, agricultural lands in the region have been notified as dry lands. They continue to be identified as the same even after the construction of an anicut (Prakasam barrage)."

But, the opposition parties claim that the lands are irrigated ones. "It is sheer bogus to identify the lands as dry lands," CPI(M) State secretary P. Madhu says, adding that farmers here are cultivating even paddy under Lift Irrigation (LI) Schemes. "The region is considered very fertile as three to four crops are being taken up per year. How can the government call it dry land, merely going by the records?" he asks.

AP KouluRythuSangham State secretary NagaboyinaRangaRao claims that vegetables are being grown in the region in more than 8,000 acres. The lease amount for tenant farmers here ranges between Rs. 30,000 to Rs. 1.1 lakh . "It is enough to believe how fertile the lands are," he argues.

Even Sivarakrishnan panel constituted to study the alternatives for the new Capital, in its report, has mentioned that "any attempt to divert agricultural land in Krishna, Guntur and West Godavari districts, for non-agricultural use will benefit only the land speculation and surge profit for realtors."

Despite resource crunch, budget may touch Rs.1 lakh cr.



Though the impact of the Union Budget on the outlay of the State budget for 2015-16 is being examined, Finance Minister Yanamala Ramakrishnudu indicated that it will not be less than Rs.1 lakh crore.

Andhra Pradesh which pinned hopes on Union Budget to make special allocation to the revenue-deficit State and accordingly tailor its own State budget will be now forced to curtail its non-plan expenditure to the possible extent. Finance Department sources said apart from the reduction in share of Central taxes to AP by Rs. 2,300 crore, the State is deprived of another Rs.3,000 crore as the Centre withdrew some centrally sponsored schemes. Similarly the share of Centre in some Central schemes has also been reduced from 80 per cent to 50 per cent.

Mr. Ramakrishnudu told media that the allocation made by the Finance Commission to the State for 2015-16 was scaled down by the Centre based on its revised budget estimates due to fall in its own revenue. With only few days to go for the budget session of AP (from March 7 to 27), he said that they were hopeful that the Centre would make some changes so as to incorporate more allocations in the State budget, especially funds for Polavaram and new capital city and also various promises made to the State, he said.

Mr. Ramakrishnudu will present the State budget on March 12 and the Agriculture Minister P. Pulla Rao will present the Agriculture Budget on March 13. The Finance Minister, however, said the dues under 13th Finance Commission, regular devolution earmarked for 2014-15, Central Sales Tax compensation of Rs.700 crore should be released before March 31. If the Centre releases another instalment to compensate the revenue deficit of Rs.15,000 crore for the current year, State would have some relief.

He said priority would be given to make annuity payments to farmers who gave lands for capital. The Revenue department deputed 30 teams to complete the documentation work. An amount of Rs.150 crore to Rs.180 crore will be provided towards annuity payments in every budget.

A provision for Special Development Fund may also be made in the budget 2015-16 but sources ruled out allocation for Assembly Constituency Development Fund.

Left, secular forces urged to unite

Veteran Communist leader Gurudas Dasgupta has stressed the need to give shape to and strengthen a broad unity of the Left, Communist, democratic, and secular forces to struggle against what he termed the communal and economic policies being put into practice by the BJP government to abet foreign capitalist interests in the country.

Addressing an impressive rally put up by the Communist Party of India at the conclusion of the 22nd State conference here on Monday, Mr. Dasgupta said the nation had been pushed into a dangerous situation through the policies of the BJP government, which believed that the panacea for all ills was foreign capital and it would take the country forward. As such, it was opening up railways, banking, insurance, retail, and defence sectors for foreign direct investment.

Mr. Dasgupta said the interests of the poor, common man and farmers were given little importance, as was evident from the proposed land acquisition Act where by the government would be able to take over land without consent and hand it over to the corporates. Social spending had been drastically cut down but at the same time corporate sector was given sops in the budget.

He said agriculture produces did not get remunerative prices and workers were not given proper wages. “The nation is also subjected to a major threat from the rise of communal forces as the secular fabric of the nation is at stake,” he said.

However, there were signs of a change in the mood of the people as was evident from an agitation by farmers in Uttar Pradesh. In fact, peasantry in many parts of the country was getting ready to struggle for their land.

In addition, workers in the industry and service sectors were also preparing themselves for an agitation, Mr. Dasgupta said.

The only way out of the grave threat faced by the country was struggle and in this struggle, the broader Left, secular, and democratic forces would have to join hands, he said.

Kanam Rajendran, CPI State unit secretary, presided. D. Raja, MP, Pannian Ravindran, K.E. Ismail, and others spoke.

Roll back fuel price hike: Vasana

Tamil Maanila Congress (TMC) leader G.K. Vasana has urged the Centre to roll back the hike in prices of petrol and diesel.

Speaking to reporters here on Monday, Mr. Vasana said that the common man was already suffering owing to the increase in prices of essential commodities.

The fuel price hike would impact transportation cost affecting the lower and middle class people. The State government should also withdraw the sales tax on petrol, Mr. Vasana said.

He demanded the Neyveli Lignite Corporation (NLC) management to follow the directions of the Supreme Court and regularise 10,000 contract workers in the Public Sector Undertaking.

The management had absorbed only 150 workers while over 4,000 posts were still remaining vacant.

Mr. Vasana said that several industries in the SIPCOT industrial estate in Cuddalore had been exploiting groundwater which was affecting agriculture. Therefore, a committee should be constituted to monitor the industries.

Condemning the Karnataka government for its decision to construct new dams across the Cauvery, Mr. Vasana said the Centre should immediately intervene in the issue.

HUDA to take up small projects in partnership with farmers

In the wake of increasing demand for residential sites, the Hassan Urban Development Authority has evinced interest in taking up small projects, in collaboration with farmers. Those owning even as less as 10 acres of land can approach the authority for developing layouts. The land-owners will get back 50 per cent of the developed land. The remaining portion of the developed plot will be allotted to applicants by the HUDA.

K.M. Ramesh, HUDA commissioner, told *The Hindu* on Monday that the Urban Development Department had issued a circular to take up small projects. "This is a boon to those who want to develop their land. If farmers agree to our formula of sharing the developed land at the ratio of 50:50, we

will take over their land and develop it. Farmers need not worry about alienation, land conversion, approval, or no objection certificates from authorities concerned,” Mr. Ramesh said.

If poor farmers were to develop their agricultural land, they had to spend a lot and run from pillar to post for getting clearances. HUDA would do all that work. The HUDA had so far received positive responses from a few farmers possessing land on Belur and Salagame roads. However, they had not yet arrived at any agreement with the authority. At present, HUDA was in process of forming S.M. Krishna layout in over 453 acres of land on the outskirts of Hassan. Land-losers would get back 40 per cent of the developed land under this project, he said.

Interestingly, many private builders have already begun taking landowners as partners in their projects. Several private layouts are coming up at Gavenahalli, Satyamangala and Katihalli near Hassan. In some cases, farmers have bargained for 60 per cent of developed land. Farmlands are converted into residential layouts as the demand for sites has been increasing by the day.

When HUDA invited applications for allotment of sites in the proposed S.M. Krishna layout, more than 9,000 people had applied for 2,500 sites that were available. “Even after allotting sites to 2,500 people, more than 6,000 applicants will be left without sites and they will be looking for sites. This had resulted in an increase in the number of private layouts. Meanwhile, the HUDA has cleared four-five big layouts, each consisting of more than 30 acres of land. Many layouts are coming up in lesser areas,” said Mr. Ramesh.

Rural youth groups to take modern machinery for agriculture

Implements at subsidised cost

In a bid to encourage mechanisation in farming, the Agricultural Engineering Department has formed 40 rural youth groups, two in each of the 20 blocks in the district, and has started to provide modern farm implements and machinery at subsidised cost.

Through this, the youth groups can provide the machinery / implements for rent to farmers. The State government had allotted Rs. 410 lakh for the scheme for the district.

“Each group has a minimum of eight members and up to 10 to 12 members. We provide the groups with equipment at 80 per cent subsidy and also train them in the operation and maintenance of the machinery,” M.S. Inbanathan, executive engineer, Agricultural Engineering Department, Vellore.

Farm implements and machinery including tractors, cultivators, equipment used for de-weeding, sowing and seed drillers are provided to these groups.

The scheme took off on Monday with four rural youth groups receiving the machinery.

Agricultural equipment worth Rs. 40 lakh with subsidy of Rs. 32 lakh was given to four groups from Jolarpet (Jolarpet block), Balamathi (Vellore), Kaatupudur (Kaniyambadi) and Reddivalam (Nemili) villages, a press release said.

“All 40 groups will receive the equipment by March 31. The eligibility criteria for the members include age less than 35 years, belonging to a rural area and minimum educational qualification of class VIII,” he added.

Benefits

This initiative has many benefits as officials said it will solve the shortage of labourers for agriculture prevailing in the district and create jobs for at least 400 youth. “It will encourage use of modern equipment in agriculture,” R. Jayasundar, joint director of Agriculture, Vellore added.

Collector R. Nanthagopal distributed the farm implements to the group members.

SupriyaSule meets PM, demands relief for rain damage

NCP MP SupriyaSule on Monday met Prime Minister NarendraModi and demanded central assistance to help farmers affected by unseasonal rains damaging Rabbi crops in Maharashtra.

Prime Minister Modi assured Ms. Sule that the Centre would collect necessary information on the damage caused in Maharashtra, and act swiftly, a statement from her office issued late this evening said.

Ms. Sule also discussed the need for ban on tobacco products. While welcoming the tax imposed on tobacco products, she told Mr. Modi that more efforts from the government are needed for those addicted to tobacco products.

The NCP has demanded a ban on tobacco products after NCP leader RR Patilsuccumbed to oral cancer last month.

Ms. Sule, who has been promoting women's self help groups, urged Mr. Modi to take initiatives to spread the movement nationally, the statement said.

Ms. Sule also demanded independent fund allocations for the SansadAdarsh Gram Yojana under which MPs can adopt villages, and emphasised that this would make the scheme more effective at the ground level.

NCP Chief SharadPawar had met Mr. Modi last week ahead of the BCCI elections. The visit came days after the Prime Minister had visited Baramati, the home constituency of Pawar family, in western Maharashtra, and the two leaders had shared the dais at a farmers rally.

Cattle vaccination drive begins

The Department of Animal Husbandry has begun the vaccination drive to protect animals from foot and mouth disease. According to sources, on March 1, the Department staff vaccinated 750 cows, calves, bulls and buffaloes and on Monday they administered the vaccines to 9,600 animals in Coimbatore district.

The Department would continue the exercise till March 21 to cover the targeted 2,42,775 bovine population. It had been giving the vaccines once in every six months to prevent foot and mouth disease outbreak. The current drive is the eighth.

The last time the district recorded cattle death due to foot and mouth was in November 2013. Four animals succumbed to the disease.

Staff Reporter from Tirupur adds: The Department of Animal Husbandry has commenced the drive across the district to vaccinate 3.4 lakh cows and buffaloes against foot and mouth disease.

Joint Director of Animal Husbandry L. Nagarajan said that 75 teams had been constituted by the department to administer vaccines to the animals at the door steps of the farmers.

Each team comprised one veterinarian, a livestock inspector and an assistant.

The drive would continue till March 21.

Extensive damage to Rabi crops feared



With heavy rains accompanied by strong winds lashing Punjab and the neighbouring State of Haryana at a time when the Rabi crop is standing and is in the grain formation stage, the fears of extensive damage have arisen.

Haryana Chief Minister ManoharLalKhattar on Monday ordered a special “*girdawari*” or assessment by the agriculture and revenue department officials to assess the loss to crops caused due to the heavy rain and hailstorm in different parts of the State. The Chief Minister has also directed that the report be submitted at the earliest.

Haryana appears to have borne the brunt of the weather as the rainfall recorded in the State was as high as 97 mm in Karnal. Further north in Amritsar in Punjab it was recorded at 77 mm.

A wheat growing farmer of Badshahpur village in Gharonda, near Karnal, Sukhwant Singh said standing crops have been damaged by the rain, which was accompanied by strong winds. In Haryana, which produced about 64 lakh tonnes of the 263 lakhtonnes of wheat produced in the country in 2013-14, the damage is more widespread because large parts of the State have soil which retains water or where the water does not drain due to a high water table.

Mr Singh said in his village and adjoining areas wheat is grown in about 70 per cent of the land while the remaining is used for growing vegetables, sugarcane or mustard.

“The crop is standing right now and the grain formation is going on. The wind has flattened much of the crop. Had the rain and winds come about 10 days later the damage would not have been this extensive for the sticks and the grains would have firmed up by then. Also lesser rain without wind would have helped improve the grain quality.”

The farmers have also suffered because they had used up all the inputs – seeds, urea, manure and the labour and energy required for raising the crops and watering the fields.

In case of mustard, which is nearing the harvesting stage, the winds have caused the grain to fall.

Another farmer of the village, Rajinder Singh, said about 40-50 per cent of the fields are tilled by landless farmers who take them on lease after paying a rent of Rs 45,000-55,000 per acre.



RBI moots priority sector tag for medium units, sanitation, renewable energy

A Reserve Bank of India working group has proposed new guidelines for lending to the priority sector with loans to medium enterprises, sanitation and renewable energy sectors coming under the umbrella of the priority sector.

The panel which submitted the report to the RBI on March 1, has said the target for lending to the redefined priority sector should be retained uniformly at 40 per cent of adjusted net bank credit (ANBC) or credit equivalent of off-balance sheet exposure (CEOBE), whichever is higher, for all scheduled commercial banks. However, foreign banks, which will all now come under the norms, have been given time to comply with the target.

It has proposed that financing for building infrastructure for activities like schools and health care facilities, drinking water facilities and sanitation facilities in Tier II to Tier VI areas (areas with population less than 1 lakh), may be treated as a separate category under priority sector, subject to a ceiling of Rs 5 crore per borrower.

The target for lending to the agriculture sector has been retained at 18 per cent of ANBC, but the RBI panel has recommended a sub-target of 8 per cent of ANBC for small and marginal farmers, which is to be achieved in a phased manner.

In addition to micro and small enterprises, medium enterprises are included within the ambit of priority sector lending. “To ensure that the micro enterprises are not crowded out, a sub-target of 7.5 per cent for micro enterprises has been recommended, which is to be achieved in a phased manner,” it said.

The working group has recommended introduction of priority sector lending certificates (PSLCs) which will enable banks to meet their PSL requirements even while leveraging their comparative advantage in lending.

Toxin in your oat breakfast?



Often touted for boosting cardiac health, oat-based breakfast cereals have now come under the scanner as researchers have detected in them potentially dangerous mould contamination.

Some oat-based breakfast cereals contain a high-level of mould-related toxin called ochratoxin A (OTA) that has been linked to kidney cancer in animal studies, the researchers, who procured the samples from the US, reported. “OTA has been found in all major cereal grains including oat, wheat, and barley worldwide and considered as a potential concern in food safety,” said researchers Hyun Jung Lee and DojinRyu from the University of Idaho in the US.

However, the incidence of OTA was highest in oat-based breakfast cereals, followed by wheat-based, corn-based, and rice-based breakfast cereals, the findings showed.

Scientists do not yet know how the toxin affects human health, but the International Agency for Research on Cancer, which is part of the World Health Organisation, classifies it as a possible human carcinogen.

Animals exposed to OTA in experiments developed kidney tumours.

Although the US does not currently regulate the contaminant, the European Union has set maximum limits for OTA in food (three nanogram/g).

Ryu and Lee wanted to see how the US breakfast cereals measured up to that standard.

The researchers tested close to 500 samples of corn-, rice-, wheat- and oat-based breakfast cereals purchased from the US stores over two years.

They found that in most samples, OTA levels were lower than the European threshold.

But concentrations exceeded the EU standard in eight percent of oat-based breakfast cereal samples.

The researchers concluded that oat production, storage and processing need careful review to better protect consumer health.

The findings were reported in the Journal of Agricultural and Food Chemistry.

Heavy breakfast, light dinner controls blood sugar



Eating a high energy breakfast and a low energy dinner result in better blood sugar control in people with type 2 diabetes, says new research.

“High energy intake at breakfast is associated with significant reduction in overall post-meal glucose levels in diabetic patients over the entire day,” said Professor Daniela Jakubowicz from Tel Aviv University in Israel.

The findings suggest that adjusting diet in this fashion could help optimise metabolic control and prevent complications of type 2 diabetes.

The study included 18 individuals (eight men, 10 women), with type 2 diabetes of less than 10 years duration, between ages 30-70 years.

They compared the results of high energy breakfast with low energy dinner (the B diet) with a low energy breakfast and high energy dinner diet (the D diet).

Despite the diets containing the same total energy and same calories during lunch, lunch in the B diet resulted in lower blood glucose (by 21-25 percent) and higher insulin (by 23 percent) compared with the lunch in the D diet.

“Recommending a higher energy load at breakfast, when beta cell responsiveness and insulin-mediated muscle glucose uptake are at optimal levels, seems an adequate strategy to decrease post-meal glucose spikes in patients with type 2 diabetes,” said Jakubowicz.

The study appeared in the journal *Diabetologia*.



THE TIMES OF INDIA

Season's flavour: Fruit fests all through the year

PUNE: The enthusiastic response to the recently concluded SantraMahotsav (orange festival) in the city has encouraged the Maharashtra State Agriculture Marketing Board to plan similar festivals of other seasonal fruits.

A striking feature of the board's plan is that an yearly planner will be chalked out to hold festivals of different fruits. Over 40,000kg oranges were sold in the city during the festival which went on for a couple of months.

Officials said that it was the first attempt by the board to sell oranges on such a large scale. Special counters operated by farmers' groups were set up at a couple of places. The idea was to ensure direct sale of good quality fruits from farmers to buyers at reasonable rates.

"Farmers cultivate seasonal fruits, but they find it difficult to sell their produce in large markets like Pune and Mumbai. Such festivals prove useful for them. The mango season is approaching and it would be a good idea to help mango growers the way we helped orange growers. We will try to make available maximum varieties of mangoes to buyers," officials said.

The board has been holding a mango festival for some time in Pune, a huge retail market for fruits. The board would mainly provide administrative backup to farmers which includes identification of locations to set up stalls, advertisement of locations and other facilities like power, water supply and security.

Meanwhile, sources in the board said it was also preparing a yearly planner to hold such festivals. This will make things easy and organized for farmers as well as the administration. Authorities will be able to finalize locations for stalls in advance while more farmers will be encouraged to participate in the events. Besides, the authorities will be able to keep a check on the quality of produce sold through such events.

Report on crop loss in two days

PUNE: The state agriculture department has initiated steps to ascertain the quantum of crop damage after two days of unseasonal rain which started on

Saturday.

State agriculture commissioner Vikas Deshmukh said on Monday that a preliminary report about the estimated damage is expected by Wednesday.

"Two days of continuous rainfall has impacted rabi crops and horticultural activities in the state. We have asked officials to conduct surveys in their respective jurisdictions," said Deshmukh.

He said rabi crops that may have suffered damage include onion, gram, jowar and wheat. Among horticultural crops, grape cultivation in Nashik and Sangli region may have been hit. Late flowering of mango is also expected due to the heavy rain, he added.

Farmers have said that in many parts, jowar, wheat and gram crops were ready for harvesting when the untimely rain started. These have faced losses. If rain and cloudy conditions prevail for the next few days, not only ready-to-harvest crops, but even those that have yet to mature will suffer. Leader of opposition in the state legislative council Dhananjay Munde has demanded that the state government give immediate relief to farmers after assessing the crop damage.

Munde, who is on a visit to drought-affected districts of Nanded and Parbhani, said the unseasonal rains have affected the Rabi crops as well as mango and cashewnut crops. "Farmers are already affected with drought. This is another calamity now," Munde said in a statement. Munde, who will undertake a visit to Latur district, questioned why the Union government has not sanctioned even the drought relief package.

Sudden chill worries mango farmers

SURAT: Mango and chikoo farmers of south Gujarat are spending anxious moments after the sudden change in climate since Saturday resulted in temperatures dropping sharply.

They fear withering of flowers and small fruits from the trees, increase in pest and other diseases if the same weather persists. While there was no rainfall anywhere, experts said that even a brief spell of downpour could lead to a loss of around 10-12% in the mango and chikoo production.

It is around Holi that mango fruits start taking shape on the trees. However, if the day temperatures fall, it could lead to complications in fruit setting.

"Drop in mercury along with high speed winds up to 10-15 km per hour could lead to lot of withering of flowers and small fruits that are setting on the branches. If the temperatures are low, chances of pest and insects borne diseases increases due to moisture content in air," said NI Shah, a horticulture scientist at Pariyacentre run by Navsari Agriculture University (NAU)

"A small spell of unseasonal rain can also cause good damage to the crop. However, if the skies are cleared in a day or two and situation becomes normal, there may not be much damage," he said.

South Gujarat grows nearly 10 lakh tonne of mangoes across 1 lakh hectare land and about 4 lakh tonne of chickoo on 40,000 hectares. Nearly 80% of these fruits are cultivated in Valsad and Navsari districts.

Dinesh Padaliya, assistant director of horticulture in Surat and Bharuch district said, "If the chill in atmosphere increases and there are unseasonal rains like some parts of Central Gujarat, it could lead to withering away of lots of tiny fruits that have already set on the mango trees. We hope that doesn't happen this year as flowering has been very good. If climate helps, this could be a bumper harvest season for mango."

Farmer's mobile-powered pump a hot pick

NASHIK: A mobile phone-powered weedicide spraying pump developed in 2011 by a farmer from VadnerBhairav, 43km from Nashik, has over the years become a sort of household name among cultivators across the state.

Ashok Patole (50) was conferred upon the AadarshShetkariPuraskar (Progressive Farmer Award) by the Agricultural Technology Management Agency (ATMA), Nashik for the pump. He will also be awarded with the National Unity Award during the fifth RashtriyaEktaGauravSammelan on March 22 by Adarsh Foundation, a Kolhapur-based NGO.

It all started when Patole was facing labour issues in 2011. He kept trying his hand at easier means to spray his farm with weedicide. His experiments finally bore fruit when he tried using a mobile phone battery to supply power

for the spraying pump. Patole patented his innovation and today supplies the sprayer to farmers across the state.

"I invented the pump as a solution to labour problems. Centrifugal force throws water in all directions. Named ShivamShikar Pump, the device can water two acres of land with 10 litres of water, which would have otherwise taken 200 litres. Considering the labour charges, watering an acre costs Rs 4,000. This pump costs me only Rs 400 per acre. It weighs half a kg and is attached to a 10-litre water can," explained Patole.

"I fitted a 6V motor at the lower end of a four-inch polyvinyl chloride pipe, four-feet long and half-inch wide. I then fixed a compact disk on the motor to revolve it. At the top end, I fitted an aluminium socket to fix the mobile phone battery to operate the motor. I provided an on and off switch for the power supply. I also fitted an 8-mm drip cork to regulate the flow of the weedicide solution. A 10-litre drum ready to mount on a user's back is also provided to store the solution," said 50-year-old Patole.

The solution is dropped on the CD by a nozzle. A revolving CD and fine droplets spray the solution over a diameter of seven feet.

The farmer first showed the technique to his friends. "They felt it was different and asked me to patent it. Instead of using a regular battery that has to be replaced, a mobile phone battery is affordable. It only needs to be charged," Patole added.

He said he got good results from his invention and his friends began to ask him to make such pumps for them. Word spread to nearby villages and from there to the entire state. "Pumps with regular batteries cost Rs 4,500. I sell my pump at Rs 1,100," the farmer added.

He said, "Weed management is crucial and the labour problem is perennial. The present weedicide spray pumps offer a solution to labour problems but are costly. Shikar Pump can be operated effortlessly and efficiently."

Book challenges that improve reading habits

52 books in 52 weeks

The challenge is to finish one book every week, so that by the end of the

year, you would have read 52 books in total. This is an exciting challenge for readers who want to improve their speed of reading. The key is to stick to your favourite genre. If non-fiction and autobiographies do not interest you, don't try to explore new genres because your aim is to finish one book every week of the year.

The Victorian era challenge

The task at hand is to finish reading the work of the major authors of the Victorian era — between 1807 and 1901. The major writers of this era are Charles Dickens, Rudyard Kipling, the Bronte Sisters, Oscar Wilde, Thomas Hardy, Robert Browning, George Eliot, Lewis Carroll and Sir Arthur Conan Doyle. Pick up the works of one author at a time and finish it within a stipulated period of time. For instance, give yourself a fortnight's time to finish *The Adventures of Sherlock Holmes* by Doyle and follow it up with other works of the same author.

The five-book challenge

This challenge, started by the Duke's Library in United Kingdom, demanded the taker to finish five books from five different genres in one month and then write a 100-word review for each of them in an hour. What makes this challenge unique is that the idea is to go to a library to read the selected books. So, you have to give up your cosy blanket and mug of hot chocolate while reading, and embrace the silence of a public library instead.

The social media challenge

Challenge your friends on social media to read ten of your favourite books and give them a time period and ask them to carry forward the challenge once they are done. On successful accomplishment of the mission, you can reward your friends with small and cool surprises.

The A-Z Challenge

The rules of this challenge are simple. You have to finish one book with a name that begins with A in the first week. In the second week, you have to read a book with a name that begins with the letter B. So, in 26 weeks, you are supposed to finish 26 books.

Theme challenges

Pick up a theme, for instance, a book that is about a journey (*Motorcycle Diaries*) or coming of age (*The Sense of Ending*) as its theme. You can also select one predominant place, thing or activity and read a book on it. For

example, you can pick up a country like Japan and read books that have been set there.

The book club challenge

Form a book club on your social networking page or in your phone's chat group. Invite friends to join and put up monthly challenges. The exciting thing here, you can fix a prize and reward the winner who wins the challenge.

12 books in 12 months

This is an easy challenge to take. Unlike the 52 books in 52 weeks challenge, here, you have enough time to experiment with different genres. This challenge is for someone who has been trying to read different genres. Make this year the year of trial and error. You can try 12 interesting books based on these classification:

- A book published in the year you were born.
- A book that has the initials of your name in the title.
- A book with a colour in the title
- A book with a name in the title
- A book with a number on the title
- A book with your favourite colour on its cover
- A book with non-human characters
- A Booker-winning book
- A book written by an author with your initials
- A book set in a different era
- A book that borrowed its title from a song
- A 600-pager

How to use cinnamon in your beauty routine



While cinnamon is a spice that lends great flavour to your food, it can also be used in your make-up and skincare routine! We tell you how.

Use it like a bronzer. Combine cinnamon, nutmeg, corn starch and cocoa powder and mix them together. Check the colour; if you want a darker shade, add a little more cinnamon, or if you want a lighter shade, add some corn starch.

If you have dyed your hair in a reddish hue, you can use cinnamon to keep the colour flaming and bright! Add cinnamon to your conditioner and once you have applied it to your hair, wrap them up in a shower cap. Leave your hair for six to eight hour. Wash your hair and you will notice the difference.

You can use it to make a delicious lip balm. Add a tablespoon of powdered cinnamon to hot coconut oil. Once this mixture sets, it will turn into a balm.

THE HINDU **BusinessLine**

WTO members question jump in India's sugar export sops

The increase in export subsidy for raw sugar announced by the Government for the current year has come under the scanner of the World Trade Organisation (WTO) with members such as Colombia, Australia and the EU crying foul.

Members, who have been warning that sugar export subsidies go against India's WTO commitments since last year, have stepped up pressure and asked for details of pay-outs in 2014.

“The matter will come up for discussion at the WTO's Committee of Agriculture meeting later this week,” an official at the WTO told *BusinessLine*.

Late last month, the government raised the export subsidy for raw sugar from Rs. 3,300 a tonne (announced last February for 2014) to Rs. 4,000 for 2015 season for up to 1.4 million tonnes (mt) of sugar. The subsidy for 2014 had lapsed last September.

Interestingly, India had informed the WTO last November that although it had approved export subsidies for sugar in February, it had not paid any subsidies till that time.

Challenging the Centre's claim, Australia said that if indeed the sugar export subsidy programme was unfunded and no incentives were being paid, India should explain the rationale behind the bi-monthly review, the adjusted rates and continuation of the programme.

“If subsidy payments have been made... can India provide the total value of export subsidy budgetary outlays as well as the volume and value of raw sugar exports that have been subject to incentive payments?” the Australian representative to the WTO stated in a representation prior to the CoA meeting.

Colombia said it was worried about media reports on the increase in export subsidy for sugar in India as it could distort world prices. “Colombia is concerned about the impact that these statements are having on the world sugar market, which is exacerbated by the fact that India is the world's third largest exporter of sugar,” the country's representation stated.

The idea behind the export subsidies is to help sugar millers reduce their rising domestic stocks and pay sugarcane farmers their dues.

According to estimates made by the Indian Sugar Mills Association (ISMA) earlier this year, cane arrears across the country could cross last year's peak of over Rs. 13,000 crore.

The EU, in its representation, said that India should explain how the re-activation of sugar export subsidies, complies with its export subsidy commitments.

According to industry estimates, mills are expected to produce a record 26 mt of sugar in the 2014-15 season in addition to a carryover stock of 7.5 mt.

Domestic sugar consumption is pegged at between 24.7 and 24.8 mt.

Banks may soon find it easier to achieve agriculture lending targets

As part of its move to overhaul priority sector lending (PSL) guidelines, the Reserve Bank of India may make it easier for domestic banks to achieve agriculture lending targets.

Loans to medium enterprises, social infrastructure (schools, health care facilities, sanitation, etc) and renewable energy could also be brought under the PSL ambit.

However, the going may get tough for foreign banks (irrespective of the number of branches) as they could be brought on par with domestic banks for achieving targets within the priority sector lending, which includes loans to agriculture, micro and small enterprises, education, housing, and export credit.

The overall target of deploying 40 per cent of bank credit in priority sector and within that 18 per cent in agriculture has been retained.

Foreign banks, which currently have a target of deploying 32 per cent of their credit in priority sector, with 20 or more branches will be given time up to March 2018 to comply with the revised PSL guidelines. Other foreign banks, with less than 20 branches, may be given time up to March 2020.

The RBI's internal working group to revisit the existing priority sector lending guidelines said the agriculture lending targets could be reset every three years depending on the function of three variables – contribution of agriculture to GDP, employment and number of credit accounts.

As against the extant target of deploying 13.5 per cent of bank credit in direct agriculture lending, the group has recommended a sub-target of eight per cent to small and marginal farmers.

This 8 per cent sub-target is to be achieved in a phased manner within a period of two years – 7 per cent by March 2016 and 8 per cent by March 2017.

The balance 10 per cent can be given to other farmers, agri-infrastructure and ancillary activities. Perceiving the huge need to create rural infrastructure and processing capabilities, the Group decided not to put any

caps on the loan limits for lending for agri-infrastructure and agri-processing.

As per the current definition, direct agriculture entails loans given by banks to individual farmers, including Self Help Groups or Joint Liability Groups, engaged in agriculture and allied activities.

Banks, especially from the private sector, were finding it difficult to achieve the current direct agriculture lending target.

Small units

In addition to micro and small enterprises (MSEs), medium enterprises (MEs) will be included within the ambit of priority sector lending. While all MEs (manufacturing) may be included under PSL, MEs (service) with credit limit up to Rs. 10 crore may be eligible to qualify for PSL.

To ensure that the micro enterprises are not crowded out, a sub-target of 7.5 per cent for micro enterprises has been recommended, which is to be achieved in a phased manner.

To ensure that MSMEs do not remain small and medium units merely to be eligible for PSL status, the working group recommended that the PSL status may stay with them for up to three years after they grow out of the MSME category.

Soon, 3D tech to measure soil moisture, plant health

Japanese scientist develops device using digital fabrication



Wondering what is this 3D printing or digital fabrication is all about? It's not just latest addition to the digital jargon that won't mean much to the common man.

It is about marrying a variety of apps available on the smartphone, add a few sensors here and there and hold them together with a 3D-printed holder.

Digital fabrication is about creating newer products with unique geometrical and material properties that cannot be created using conventional methods. Look at this example. A Japanese scientist is testing in Hyderabad a small device that promises to reduce the cost of measuring soil moisture from \$300 to almost a dollar.

Masayuki Hirafuji, Director of National Agriculture and Food Research Organisation, explains how he adopted 3D to develop a holder than held an iPhone with a microscope. "See, you can print this holder in an hour."

His team is in the process of studying the opportunities in scaling up the production so that farmers in Japan could use in their fields.

Talking to *BusinessLine* on the sidelines of International Symposium on digital Fabrication here on Monday, he says his team is using Open Source tools to build products affordable for farmers.

His team is presently busy creating a platform Cloud Open Platform to build agricultural Big Data, integrating open data and sensor data collected by Internet of Things and machine-to-machine conversations.

The two-day meet is being organised by IIT (Hyderabad), Keio University Japan, Deakin University Australia and Japan International Cooperation Agency.

"Digital fabrication is changing the way designing and fabrication is done, from that of machine parts, concrete structures, prosthetics, electronic components to almost anything," UB Desai, Director, IITH said.

"The use of digital fabrication has spread in large manufacturing facilities over the last two decades, and interdisciplinary collaboration between academics and industry is serving to make the technology inexpensive and user-friendly, placing design and manufacturing in the hands of individuals,"

according to Murai, Dean, Faculty of Environment and Information Studies, Keio University.

Business Standard

Budget emphasises on investing in rural infrastructure: Rajesh Aggarwal



The Finance Minister has rightfully recognised the stress on [agriculture](#) incomes and put emphasis on investing in rural infrastructure. The allocation of Rs 5,300 crore towards micro-irrigation, watershed development initiatives is a particularly welcome measure. We all know that a bulk of our population is dependent on the farm sector and the farm sector in turn is heavily dependent on the monsoon. A rainfall deficit always affects the farm sector and the agro chemical industry. This dependence on monsoon should reduce and we need a thrust on building micro-irrigation facilities which is there in the budget.

Another positive scheme that the government has announced is the [soil health card](#) scheme that aims to improve soil fertility. We are optimistic about this scheme and believe it will be highly beneficial to farmers. Besides, we also appreciate the budget's thrust on manufacturing in line with 'Make in India'.

Ashok Kumar Angurana assumes Charge as Secretary, Department of Animal Husbandry, Dairying and Fisheries, Ministry of Agriculture

Shri Ashok Kumar Angurana, IAS, 1980 batch [Jammu and Kashmir](#) Cadre, assumed charge as Secretary, Department of Animal Husbandry, Dairying and Fisheries, [Ministry of Agriculture](#) on 28 February 2015. He succeeds ShriAnup Kumar Thakur who retired on same day.

Earlier, Shri Ashok Kumar Angurana also worked at various senior levels in State and Central Governments. He worked as DyDir General (CAPART), Ministry of Rural Development for 5 years. Before his appointment to new assignment, he was Secretary to Ministry of Panchayati Raj.

GG:SB:CP/Secretary02.03.2015